

# INFORMATION

For *William Napier* of *Tayock*,  
Against  
*John Irvine* of *Kincausie*.

**B**Y Contract of Marriage betwixt *Napier* of *Faside* and his Second Wife, he is obliged to pay, and Deliver to the Children to be Procreat of the Marriage, the Sums following, if there be more than one the Sum of 10000 *merks*, whereof the half to the eldest Son, & the other half to be Equally Divided amongst the Rest; And if there be only Daughters, the same to be equally Divided; And if there be but one Child, the Sum of 8000 *merks*, and the saids Sums are thereby Provided to be payable at the Son's Ages of 21 years, and at the Daughters Ages of 18 years, in case the Father should Die before they attained to these Ages: And if the Father Lived till his Children were past these Ages, then the Provisions were not payable till the next Term after the Father's Death.

The said *Napier* of *Faside* had only Two Daughters of that Marriage: And he becoming Insolvent in his own Lifetime, Died before his Daughters attained to Age of 18 years.

After his Decease, *Napier* of *Tayock* a lawful and onerous Creditor Pursued his Heirs, and Adjudged upon their Renunciation, and the eldest Daughter did likewise Pursue and Adjudge for 5000 *merks* in the Name of *Kincausie* her Assigney; And her Diligence is founded upon her Mothers Contract of Marriages, and both Adjudications are within Year and Day.

There is now a Competition betwixt *Kincausie* and *Tayock* upon their respective Adjudications, *Tayock* Craves to be Preferred, in respect his Diligence is upon an onerous Debt, whereas *Kincausie's* Adjudication is upon the Provision of a Child, and the Father becoming Insolvent before that Provision was Payable, *Kincausie* can never Compete with him.

The Lords found, that the Childrens Provisions could not Compete with the extraneous Creditors of the Father.

*Kincausie* reclaimed by a Bill, and obtained a Hearing; And the Point already Determined is again under the Lords Consideration, whither they will adhere to, or alter their former Interlocutor.

The precise Question is, whither the Provisions of Contracts of Marriage, in Favours of Children can Compete with onerous Creditors who Contract *bona fide*.

As to which it is alledged for *Tayock*, that Provisions in Favour of Children, are only Destinations of Succession, whereby it is not Provided, or intended that Parents should be under any Restraint as to the full, and free Administration of their own by Contracting of Debt, only that they may not do fraudulent, or gratuitous Deeds, especially in Favours of Children of another Marriage in prejudice of such Oblidgments and Provisions.

It was Answered for *Kincausie*, that Contracts of Marriage were always reckoned most onerous and Favourable; Contracts and Diligence done thereupon, is as Effectual as upon any other Obligation; And there is no  
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Precedent where Creditors were preferred to Equal or prior Diligence upon Contracts of Marriage: But upon the contrair, the Children of *Prestoun* were preferred to other Creditors conform to their Diligence, founded upon their Bonds of Provision, in Implement of the Oblidgments in their Mothers Contract; And *Kincauffie* is in as good, or a better Case, because he hath obtained a Decreet upon the Contract, and a Decreet is as legally Binding as any voluntar Obligation in Favours of a Child.

It was Replied, that Contracts of Marriage are indeed onerous, Chiefly in so far as they are conceived in Favours of Wives, who are amongst the most Favourable of Creditors; But Provisions in favours of Children, are only Reckoned onerous in competition with gratuitous Deeds, or Provisions in Favours of Children of a posterior Marriage; For the true Design of Provisions to Children is to Regulate their Parents Succession, but not to Restrain them from Contracting of Debts: And if Creditors were not Secured against Children by their Parents Bonds, no man could safely Contract, and Commerce would be utterly Destroyed, For what ever mens Fortunes be, the Provisions in favours of their Children are generally as Large; and Children are the most exact in Diligence, so that if onerous Creditors were not preferable to them, no man could be Secure.

2. As to the Practice of the Children of *Prestoun*, there were many Specialities in that Case, for there was not only a Contract of Marriage, but express Bonds to the Children *Nominatim*. 2. These Bonds were not payable at the decease of the Father, but at a precise Term, whereupon Diligence followed against him in his Life, so that they were not to be considered as Destinations of Succession after his Death.

3. *Prestoun* was neither repute, nor really insolvent the time of granting these Bonds; for his own Estate was more than sufficient to pay his own Debts, but he was broken by Cautionry, and when he granted the Bonds of Provision to his Children, the persons for whom he was Cautioner were repute to be in an opulent Condition, so that the Provisions in favours of his Children could never be reckoned fraudulent.

And as to the Parallel betwixt a Bond and Decreet, there is not the least Parallel at all; for a Decreet can never signifie more than the Grounds and Warrands of it, if a Provision in a Contract of Marriage be no sufficient Title, it is impossible that the Decreet founded upon it can become better, but a Provision in a Contract of Marriage, can be very much fortified by a Fathers Bond; for so long as the Father is in condition to grant a Bond gratuitously, there is no question he may grant a Bond to a Child, and there is as little question that when a man is solvent, or so repute, he may grant a Bond for any reasonable or good Cause, even though the Cause be not legally Binding, it is sufficient that there be no fraud, much more if there be a natural Obligation, beside the granting of a Bond *Nominatim*, and payable at a precise day is a formal and true Debt, tho to a Child, which is far more effectual than a Provision in a Contract of Marriage to a Child unborn, when it is altogether uncertain, whether there shall be any of the Marriage.

And whereas it is pretended, that there is no Practice to clear this Case:

It is answered the question hath been very seldom moved, and so there is little remarked upon it, yet 24 January 1677. *Graham* contra *Rome*, An Inhibition being used upon a Contract of Marriage against a Father, and a Decreet again his Heir; and thereupon an Adjudication, yet the Lords found a posterior Creditor was preferable; seeing there was no Bond granted to the Children *Nominatim*, but a general Provision before they were born, and it was found that not only the Provision to the eldest Son, but that in favours of the younger Children could not compete.

It was further alledged for *Kincauffie*, that Provisions in favours of Children are



are of diverse sorts, sometimes the same are conceived by way of Substitution at other times by way of Obligment to pay to Children certain Sums of Money, and at certain Ages, and in this Contract the Obligment is to pay, which is a more firm and effectual Obligation, and it cannot be questioned, that a Father being obliged to pay a Sum to a Daughter, which is the case in Hand, Diligence upon that Contract would be sustained as a true and effectual Debt. 2. There is no prejudice to Creditors nor Commerce, for he that trusts upon a personal Bond takes his hazard of the Debtors Estate, and no more know what other Personal Bonds he may have granted than what Obligments are contained in his Contract of Marriage. 3. Neither is there any Difference betwixt a Bond of Provision *nominatim*, and an Obligment in a Contract to Children to be born, because it is most certain that conditional Obligations after the Condition is purified, become as effectual and retro-binding as if they had been pure and simple from the beginning, and consequently such Contracts confirmed by Decrets are as Binding as Bonds of Provision. 4. As to the Practique, it thereby appears that Parties were allowed to be further heard, so that nothing was finally determined.

It was replied, Provisions in favours of Children, are indeed of diverse sorts; some are by way of Substitution, in favours of Heirs of a Marriage, which requires Service, and is a Representation: others are by way of Obligments to pay.

Again, Contracts containing Obligments to pay, are of diverse sorts, where Estates are provided to Heirs-male; or in case of Male-Issue by another Marriage, Provisions are made in favours of Daughters, commonly payable at a certain age; And sometimes Provisions are made payable by the Parents to their Children, but not till the decease of the Father; so that no Execution can ever pass against him: And in effect, such Provisions are no better than Substitutions; because they are only Destinations how the Parent thinks fit to divide his Estate after his own Death, but never to straiten himself, or hurt his Creditors.

The present Contract is in the last case, and whatever might be pled in case of an obligation to pay to a Daughter of a Marriage, in case the Estate should fall to an Heir male, That such Provisions are with regard and some proportion to the Mothers Tocher, and commonly Binding during the Fathers Lifetime, and may be the Foundation of Diligence against him; yet where Contracts can never be effectual against the Father the Contractor in his life, and are conceived to be payable at his Death; such Obligments can never be interpreted to import any prejudice to lawful Creditors: And if the Lords should afford them the least Encouragement, Contracts would be constantly framed in that Stile; For by that means the Parent is absolute Master in his own life, and might insnare Creditors and ruine Commerce: And therefore, what is not allowed to Parents in the usual Stile by Obligments, to provide and secure to themselves, and the Heirs of the Marriage, is not to be allowed in another Stile by an Obligment, to pay to the Bairns of the Marriage after their decease, these Obligments are of the same Import and Effect in Law; and an Obligment to provide, is as binding and effectual, as an Obligment to pay where both are deferred to the Granters death.

And whereas it is alledged, that Creditors might be as well insnared by personal Bonds, as by Contracts of Marriage: It is a great mistake; for every man generally is obliged by his Contract, to provide the whole, or Bulk of his Estate to his Children, in one Stile or other, which is not binding or burdensome upon himself, but regulates his Succession. But a man may many ways know the condition of his Debtor as to onerous Debts: beside, a Debtor lyes under no Temptation to grant Bonds, which may be the Foundation of Diligence against himself: but there lyes so great a Temptation for men to Favour their Children, that many who will not restrain their Expenses to preserve their Estate for them, would yet be glad that they could spend liberally upon



upon the Credit of it, and yet leave it to be affected by their Children preferably, or at least equally, with lawful Creditors. And in plain Terms, if such a Decision should escape, no Creditor could possibly be secured against the Force of a Contract; And therefore this Point was never formerly pled, except in the fore-cited case of *Graham* and *Rome*.

And whereas it is alledged, that the foresaid case was not finally Determined, but appointed to be further heard: The Lords would consider, That an Inhibition was used in that case which is a great Speciality: For when a Father provides that Execution shall pass against him, to the end that he may be effectually bound up; and when Execution hath accordingly past, and is to be seen upon Record, then Creditors need not be insured: But where a Father leaves himself free, and no Diligence is done, then Creditors can never be prejudged

The Lords may also remember in the late debate, betwixt the Children of the first and second Marriage of *John Howat*, where a pursuit being intended upon the obligation of a Contract of Marriage, in favours of the Son of the first Marriage, against the Relict and Children of the second. The Lords found, That the obligations of the first and second Marriage were to be fulfilled in their Order, whereby the Provisions to imploy a special Sum in the first Contract, were found preferable to the Provisions of the second, from whence *Thyock* argues, That if the Provision of the first Contract were preferable to the second, much more would the Fathers onerous Debts be preferable to both, because both Contracts being true Debts, and such as might compete with extraneous onerous Creditors, as *Kincausly* pretends: It plainly follows, that one of them could not be preferable to another, but either Party would have been preferable according to his diligence.

And whereas it is pretended, That an obligation in a Contract, is as good and effectual as a Bond of Provision to a Child *nominatim*, notwithstanding that Contracts be before the Children be existing.

It is Replied, There is a great difference, because Bonds of Provision *nominatim*, granted by Parents not insolvent, have alwayes been reckoned true and formal Debts, whereas obligations in Contracts are only Destinations of Succession in Competition with Creditors; and albeit some conditional obligations after the existence of the condition be reckoned equivalent to pure Obligations, yet others are not, as where the Obligation is granted to a person to be born, and to take effect in certain casual events, relating to the person. There the uncertainty of the condition having a special relation to the existence of the Creditors, during the dependence of the condition, there is no Creditor, for Debitor and Creditor are *correlata*, and therefore till the existence of the condition, they can be reckoned no Creditors at all, and the Debts Contracted in the mean time ought first to be payed, and in this case, the condition of the Contract did not exist till after the Fathers death, because the Mother survived the Marriage, and the Children had not attained to the Age mentioned in the Contract, and then the Father twas insolvent.

And whereas it was pretended, that it imports nothing, tho it should be acknowledged, that *Tayock* should be reckoned the first Creditor, because Debts are not preferred by their dates, but by their diligence.

It is answered, That the Provisions in favours of Children of a Marriage, being conditional and uncertain till the dissolution of it, and all Creditors in the meantime, being reckoned anterior, the existence of the Condition is reckoned the Date of the Obligation; and the Father being insolvent when the Obligation begun to a Child, the Creditor is preferable. But the Ground upon which *Tayock* doth mainly Insist, is, That the design of Contracts of Marriage, is not to bind up Parents from contracting Debt, nor to become a Snare to lawful Creditors, but only to exclude gratuitous Deeds, and especially to regulate the Interests of Heirs of several Marriages.

*In respect whereof, &c.*